

**Appendix Table III.15(E): Financial Performance of Nationalised Banks**

(Amount in Rs. crore)

Item	2003-04	2004-05	Variation	
			Absolute	Percentage
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>85,712.04</b> <b>(100.00)</b>	<b>87,548.03</b> <b>(100.00)</b>	<b>1,835.99</b>	<b>2.14</b>
i) Interest Income	68,590.96 (80.02)	73,645.20 (84.12)	5,054.24	7.37
<i>of which:</i> Interest on Advances	33,684.10	38,117.70	4,433.60	13.16
Income on Investments	32,343.73	32,660.38	316.65	0.98
Interest on Recapitalisation Bonds	1855.72	1420.15		
ii) Other Income	17,121.08 (19.98)	13,902.83 (15.88)	-3,218.25	-18.80
<i>of which:</i> Commission and Brokerage	3,604.77	4,089.97	485.20	13.46
<b>B. Expenditure (i+ii+iii)</b>	<b>74,784.38</b> <b>(100.00)</b>	<b>78,053.99</b> <b>(100.00)</b>	<b>3,269.61</b>	<b>4.37</b>
i) Interest Expended	40,369.38 (53.98)	41,446.03 (53.10)	1,076.65	2.67
<i>of which:</i> Interest on Deposits	38,244.78	38,952.10	707.32	1.85
ii) Provisions and Contingencies	13,998.92 (18.72)	13,936.97 (17.86)	-61.95	-0.44
<i>of which:</i> Provision for NPAs	8,989.18	4,446.80	-4,542.38	-50.53
iii) Operating Expenses	20,416.08 (27.30)	22,670.99 (29.05)	2,254.91	11.04
<i>of which:</i> Wage Bill	14,262.25	15,434.50	1,172.25	8.22
<b>C. Profit</b>				
i) <b>Operating Profit</b>	<b>24,926.58</b>	<b>23,431.01</b>	<b>-1,495.57</b>	<b>-6.00</b>
Operating Profit exclusive of income from recapitalisation bonds	23,070.86	22,010.86	-1,060.00	-4.59
ii) <b>Net Profit</b>	<b>10,927.66</b>	<b>9,494.04</b>	<b>-1,433.62</b>	<b>-13.12</b>
Net Profit exclusive of income from recapitalisation bonds	9,071.94	8,073.89	-998.05	-11.00
<b>D. Net Interest Income/Margin</b>	<b>28,221.58</b>	<b>32,199.17</b>	<b>3,977.59</b>	<b>14.09</b>
<b>E. Total Assets</b>	<b>9,21,953.66</b>	<b>10,65,503.85</b>	<b>1,43,550.19</b>	<b>15.57</b>

Note : Figures in brackets are percentage shares to the respective total.